



Memorandum of Law.

Respectfully submitted,  
GMAC MORTGAGE, LLC  
By Counsel

/s/

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**CERTIFICATE OF SERVICE**

I hereby certify that on the 27<sup>th</sup> day of April, 2010, I filed a copy of the foregoing pleading with the Clerk of Court using the CM/ECF System in the above-referenced case and that I sent the foregoing pleading by e-mail to the following:

Christopher E. Brown, Esq.  
R. Michael Smith, Esq.  
Brown, Brown & Brown, P.C.  
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Counsel for Plaintiffs

Megan S. Ben'Ary, Esq.  
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2318 Mill road, Suite 1100  
Alexandria, VA 22314  
Counsel for Defendant Specialized, Inc. of Virginia

I hereby certify, that on this 27th day of April, 2010, a copy of the foregoing pleading was mailed, postage prepaid to the following:

Bank of America, N.A.  
Office of the President  
100 North Tryon Street  
Charlotte, NC 28255

Ramp Series 2007-RZ1 Trust  
8400 Normandale Lake Blvd., Suite 600  
Minneapolis, MN 55437

Mortgage Electronic Registration System, Inc.  
1818 Library Street  
Reston, VA 20190

Mortgageit, Inc.  
33 Maiden Lane, 6<sup>th</sup> Floor  
New York, NY 20038

Chicago Title Insurance Co.  
5875 Trinity Parkway, Suite 210  
Centreville, VA 20120

/s/  
S. Ricardo Narvaiz



**IT IS SO ORDERED.**

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**JUDGE OF THE U.S. DISTRICT COURT**

Dated: \_\_\_\_\_